



# A. Settlement Statement (HUD-1)

B. Type of Loan					
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				
<b>C. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.					
D. Name & Address of Borrower:		E. Name & Address of Seller:		F. Name & Address of Lender:	
G. Property Location:		H. Settlement Agent:		I. Settlement Date:	
		Place of Settlement:			

J. Summary of Borrower's Transaction	
<b>100. Gross Amount Due from Borrower</b>	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	
104.	
105.	
<b>Adjustment for items paid by seller in advance</b>	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
<b>120. Gross Amount Due from Borrower</b>	
<b>200. Amounts Paid by or in Behalf of Borrower</b>	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes to	
211. County taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. Total Paid by/for Seller</b>	
<b>300. Cash at Settlement from/to Borrower</b>	
301. Gross amount due from borrower (line 120)	
302. Less amounts paid by/for borrower (line 220) ( )	
<b>303. Cash</b> <input type="checkbox"/> <b>From</b> <input type="checkbox"/> <b>To Borrower</b>	

K. Summary of Seller's Transaction	
<b>400. Gross Amount Due to Seller</b>	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
<b>Adjustments for items paid by seller in advance</b>	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
<b>420. Gross Amount Due to Seller</b>	
<b>500. Reductions in Amount Due to Seller</b>	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
<b>Adjustments for items unpaid by seller</b>	
510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. Total Reduction Amount Due Seller</b>	
<b>600. Cash at Settlement to/from Seller</b>	
601. Gross amount due to seller (line 420)	
602. Less reductions in amount due seller (line 520) ( )	
<b>603. Cash</b> <input type="checkbox"/> <b>To</b> <input type="checkbox"/> <b>From Seller</b>	

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges					Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<b>700. Total Real Estate Broker Fees</b>						
Division of commission (line 700) as follows:						
701.	\$		to			
702.	\$		to			
703.	Commission paid at settlement					
704.						
<b>800. Items Payable in Connection with Loan</b>						
801.	Our origination charge		\$	(from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen		\$	(from GFE #2)		
803.	Your adjusted origination charges			(from GFE A)		
804.	Appraisal fee to			(from GFE #3)		
805.	Credit report to			(from GFE #3)		
806.	Tax service to			(from GFE #3)		
807.	Flood certification			(from GFE #3)		
808.						
<b>900. Items Required by Lender to Be Paid in Advance</b>						
901.	Daily interest charges from	to	@ \$	/day (from GFE #10)		
902.	Mortgage insurance premium	for	months to	(from GFE #3)		
903.	Homeowner's insurance	for	years to	(from GFE #11)		
904.						
<b>1000. Reserves Deposited with Lender</b>						
1001.	Initial deposit for your escrow account			(from GFE #9)		
1002.	Homeowner's insurance	months @ \$	per month	\$		
1003.	Mortgage insurance	months @ \$	per month	\$		
1004.	Property taxes	months @ \$	per month	\$		
1005.		months @ \$	per month	\$		
1006.		months @ \$	per month	\$		
1007.	Aggregate Adjustment			-\$		
<b>1100. Title Charges</b>						
1101.	Title services and lender's title insurance			(from GFE #4)		
1102.	Settlement or closing fee			\$		
1103.	Owner's title insurance			(from GFE #5)		
1104.	Lender's title insurance			\$		
1105.	Lender's title policy limit			\$		
1106.	Owner's title policy limit			\$		
1107.	Agent's portion of the total title insurance premium			\$		
1108.	Underwriter's portion of the total title insurance premium			\$		
<b>1200. Government Recording and Transfer Charges</b>						
1201.	Government recording charges			(from GFE #7)		
1202.	Deed \$	Mortgage \$	Releases \$			
1203.	Transfer taxes			(from GFE #8)		
1204.	City/County tax/stamps	Deed \$	Mortgage \$			
1205.	State tax/stamps	Deed \$	Mortgage \$			
1206.						
<b>1300. Additional Settlement Charges</b>						
1301.	Required services that you can shop for			(from GFE #6)		
1302.				\$		
1303.				\$		
1304.						
1305.						
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>						

